This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (Currently amended) A method in an automatic teller machine for processing a bill <u>payment</u>, the method comprising:

scanning [[the]] <u>a</u> bill <u>at the automatic teller machine</u> to form a bill image, wherein the bill image includes a markup language providing payment information;

performing optical character recognition on the bill image to identify the payment information; and

processing <u>a payment of</u> the bill using the payment information.

2.   (Currently amended) The method of claim 1, wherein a user presents the bill for scanning at the automatic teller machine and further comprising:

generating a video recording of the user during the processing of <u>the payment of</u> the bill.

3.   (Original) The method of claim 1, wherein the markup language is in a form of a text or a bar code.

4.   (Original) The method of claim 1 further comprising:

adding a time stamp to the bill image.

5.   (Original) The method of claim 1, wherein the processing step includes:

presenting payment options to a user; and

initiating a transfer of funds to pay the bill in response to a selected user input using a payment option selected by the user.

6.   (Original) The method of claim 1, wherein the processing step includes:

displaying an amount of the bill to a user.

7.   (Canceled)

8.   (Canceled)

9.   (Canceled)

10.   (Canceled)

11.   (Canceled)

12.   (Currently amended) A data processing system in an automatic teller machine for processing a bill payment, the data processing system comprising:

        scanning means at the automatic teller machine for scanning [[the]] a bill to form a bill image, wherein the bill includes a markup language providing payment information;

        performing means for performing optical character recognition on the bill image to identify the payment information; and

        processing means for processing a payment of the bill using the payment information.

13.   (Currently amended) The data processing system of claim 12, wherein a user presents the bill for scanning at the automatic teller machine and further comprising:

        generating means for generating a video recording of the user during the processing of the payment of the bill.

14.   (Original) The data processing system of claim 12, wherein the markup language is in a form of a text or a bar code.

15.   (Original) The data processing system of claim 12 further comprising:

        adding means for adding a time stamp to the bill image.

16.   (Original) The data processing system of claim 12, wherein the processing means includes:

        means for presenting payment options to a user; and

        means for initiating a transfer of funds to pay the bill in response to a selected user input using a payment option selected by the user.

17.   (Original) The data processing system of claim 12, wherein the processing means includes:

        means for displaying an amount of the bill to a user.

18.   (Canceled)

19.   (Canceled)

20.   (Canceled)

21.   (Currently amended) A computer program product in a computer readable medium in an automatic teller machine for processing a bill payment, the computer program product comprising:

        first instructions for scanning [[the]] a bill at the automatic teller machine to form a bill image, wherein the bill includes a markup language providing payment information;

        second instructions for performing optical character recognition on the bill image to identify the payment information; and

        third instructions for processing a payment of the bill using the payment information.

22.   (Currently amended) The computer program product of claim 21, wherein a user presents the bill for scanning at the automatic teller machine and further comprising:

        fourth instructions for generating a video recording of the user during the processing of the payment of the bill.

23.   (Original) The computer program product of claim 21, wherein the markup language is in a form of a text or a bar code.

24.   (Original) The computer program product of claim 21 further comprising:

        fourth instructions for adding a time stamp to the bill image.

25.   (Currently amended) The computer program product of claim 21, wherein the third instruction instructions for processing includes:

        first sub-instructions for presenting payment options to a user; and

        second sub-instructions for initiating a transfer of funds to pay the bill in response to a selected user input using a payment option selected by the user.

26.   (Original) The computer program product of claim 21, wherein the third instructions for processing includes:

        sub-instructions for displaying an amount of the bill to a user.

27.   (Canceled)

28.   (Canceled)

29.   (Canceled)

30.   (New) The method of claim 5, wherein presenting payment options to a user comprises:
        presenting an option to the user to pay an amount less than a full amount of the bill.

31.   (New) The data processing system of claim 16, wherein the means for presenting payment
options to a user comprises:
        means for presenting the user an option to pay an amount less than a full amount of the bill.

32.   (New) The computer program product of claim 25, wherein the first sub-instructions for
presenting payment options to a user comprises:
        instructions for presenting an option to the user to pay an amount less than a full amount of the
bill.